

PATENT

Paper No.

File: GRAFF-US-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard, A.
Serial No. : 10/580,083
Filed : 19 November 2004
For : COMPUTER CONTROL OF NON-DEBT FUNDING
SYSTEM FOR HOME FINANCE
Priority Date : 21 November 2003

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

SIR:

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. In those cases from which the instant case claims priority, particularly Serial No. 10/719,474, filed November 21, 2003, Applicant has previously submitted patents, publications, and/or other information of which the inventor is aware to help make this information of record. The Examiner is reminded to check those files for such materials. Applicant also requests that the Examiner review all pending applications naming Richard A. Graff as the inventor for any materials that should be made of record. In particular, the Examiner is requested to review Serial Nos.: 10/611,305; 10/719,474;

Ser. No. 10/580,083
Atty. Ref. Graff-US-04
Art Unit Unknown
10/885,569; 11/088,419; 11/599,086; 11/825,503; 11/825,505; 11/825,517; and 11/825,504.

It is respectfully requested that his Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record.

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed before receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee should not be due. Should any fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,



Date: 10 January 2008

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